

SERFF Tracking Number: MSMX-125599247 State: Arkansas  
 First Filing Company: Mitsui Sumitomo Insurance Company of America, ... State Tracking Number: #? \$?  
 Company Tracking Number: UELAR00080CGR01  
 TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0020 Commercial Umbrella & Excess  
 Product Name: AAIS CUP - TRIPRA Rules  
 Project Name/Number: AAIS CUP - Adoption of 08-0125 C/W Revised Terrorism Endorsements/UELAR00080CGR01

## Filing at a Glance

Companies: Mitsui Sumitomo Insurance Company of America, Mitsui Sumitomo Insurance USA Inc.  
 Product Name: AAIS CUP - TRIPRA Rules SERFF Tr Num: MSMX-125599247 State: Arkansas  
 TOI: 17.0 Other Liability - Claims SERFF Status: Closed State Tr Num: #? \$?  
 Made/Occurrence  
 Sub-TOI: 17.0020 Commercial Umbrella & Excess Co Tr Num: UELAR00080CGR01 State Status: Fees verified and received  
 Filing Type: Rule Co Status: Reviewer(s): Betty Montesi, Edith Roberts, Brittany Yielding  
 Author: SPI Disposition Date: 04/16/2008  
 MitsuiSumitomoMarineManagemen  
 t  
 Date Submitted: 04/08/2008 Disposition Status: Accepted For Informational Purposes  
 Effective Date Requested (New): 01/23/2008 Effective Date (New):  
 Effective Date Requested (Renewal): Effective Date (Renewal):  
 State Filing Description:

## General Information

Project Name: AAIS CUP - Adoption of 08-0125 C/W Revised Terrorism Status of Filing in Domicile:  
 Endorsements  
 Project Number: UELAR00080CGR01 Domicile Status Comments:  
 Reference Organization: American Association of Insurance Services Reference Number:  
 (AAIS)  
 Reference Title: Advisory Org. Circular:  
 Filing Status Changed: 04/16/2008  
 State Status Changed: 04/16/2008 Deemer Date:  
 Corresponding Filing Tracking Number:  
 Filing Description:

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## TRIPRA - Terrorism Rules.

On behalf of Mitsui Sumitomo Insurance Group (MSIG), we are submitting MSIG TRIPRA - Terrorism Rules due to the passage of the Terrorism Risk Insurance Program Reauthorization Act of 2007 (TRIPRA).

TRIPRA extends the Federal Terrorism Program through December 31, 2014.

TRIPRA revises the definition of an act of terrorism to eliminate the criterion that the act be committed by a foreign person or foreign interest. The definition also requires that the act to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion."

Under the NAIC Expedited Filing procedure, we are required to submit an Informational Filing containing our Policyholder Notices for information purposes as well as a Reference filing adopting AAIS filed forms. These were filed in a separate filing.

We respectfully request that these Rules be effective January , 2008 for use as outlined and under the guidelines of "Expedited Terrorism Filings" and ro coincide with our Policyholder Disclosure Notice Informational filing.

## Company and Contact

### Filing Contact Information

Roger Moskus, Senior Government Affairs Analyst  
 RMoskus@msigusa.com  
 15 Independence Boulevard  
 Warren, NJ 07059-0602  
 (908) 604-2953 [Phone]  
 (419) 715-0856[FAX]

### Filing Company Information

Mitsui Sumitomo Insurance Company of America  
 15 Independence Boulevard  
 CoCode: 20362  
 Group Code: 2978  
 State of Domicile: New York  
 Company Type: Property and Casualty

SERFF Tracking Number: MSMX-125599247 State: Arkansas  
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America, ...  
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P.O. Box 4602

Warren, NJ 07059-0602

(908) 604-2900 ext. [Phone]

Mitsui Sumitomo Insurance USA Inc.  
15 Independence Boulevard

P.O.Box 4602

Warren, NJ 07059-0602

(908) 604-2900 ext. [Phone]

Group Name: Mitsui Sumitomo  
Insurance Group

FEIN Number: 22-3818012

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CoCode: 22551  
Group Code: 2978

State ID Number:

State of Domicile: New York  
Company Type: Property and  
Casualty

Group Name: Mitsui Sumitomo  
Insurance Group

FEIN Number: 13-3467153

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State ID Number:

Project Name/Number: AAIS CUP - Adoption of 08-0125 C/W Revised Terrorism Endorsements/UELAR00080CGR01

Per Company: No

*SERFF Tracking Number:*      *MSMX-125599247*      *State:*      *Arkansas*  
*First Filing Company:*      *Mitsui Sumitomo Insurance Company of*      *State Tracking Number:*      *#? \$?*  
    *America, ...*  
*Company Tracking Number:*      *UELAR00080CGR01*  
*TOI:*      *17.0 Other Liability - Claims Made/Occurrence*      *Sub-TOI:*      *17.0020 Commercial Umbrella & Excess*  
*Product Name:*      *AAIS CUP - TRIPRA Rules*  
*Project Name/Number:*      *AAIS CUP - Adoption of 08-0125 C/W Revised Terrorism Endorsements/UELAR00080CGR01*

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Edith Roberts Informational Purposes		04/16/2008	04/16/2008

SERFF Tracking Number: MSMX-125599247 State: Arkansas  
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## Disposition

Disposition Date: 04/16/2008  
Effective Date (New):  
Effective Date (Renewal):  
Status: Accepted For Informational Purposes  
Comment:

Rate data does NOT apply to filing.

### Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

SERFF Tracking Number: MSMX-125599247 State: Arkansas

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TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0020 Commercial Umbrella & Excess

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Cover Letter, AR - EXPD FILING TRANS	Accepted for	Yes
	FOR TER RISK, AR - NAIC RATE RULE	Informational Purposes	
	FILING SCHEDULE, AR - NAIC P&C		
	TRANSMITTAL DOCUMENT		
Rate	Umbrella and Excess Liability Terrorism	Accepted for	Yes
	Exception Pages - Countrywide	Informational Purposes	

*SERFF Tracking Number:*      *MSMX-125599247*      *State:*      *Arkansas*

*First Filing Company:*      *Mitsui Sumitomo Insurance Company of*      *State Tracking Number:*      *#? \$?*  
*America, ...*

*Company Tracking Number:*      *UELAR00080CGR01*

*TOI:*      *17.0 Other Liability - Claims Made/Occurrence*      *Sub-TOI:*      *17.0020 Commercial Umbrella & Excess*

*Product Name:*      *AAIS CUP - TRIPRA Rules*

*Project Name/Number:*      *AAIS CUP - Adoption of 08-0125 C/W Revised Terrorism Endorsements/UELAR00080CGR01*

## **Rate Information**

Rate data does NOT apply to filing.

SERFF Tracking Number: MSMX-125599247 State: Arkansas

First Filing Company: Mitsui Sumitomo Insurance Company of America, ... State Tracking Number: #? \$?

Company Tracking Number: UELAR00080CGR01

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0020 Commercial Umbrella & Excess

Product Name: AAIS CUP - TRIPRA Rules

Project Name/Number: AAIS CUP - Adoption of 08-0125 C/W Revised Terrorism Endorsements/UELAR00080CGR01

## Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Accepted for Informational Purposes	Umbrella and Excess Liability Terrorism Exception Pages - Countrywide	MS-UMB/XS	Replacement	MS-UMB_XS.PDF



## COMMERCIAL LINES MANUAL UMBRELLA AND EXCESS LIABILITY

**MITSUI SUMITOMO INSURANCE USA INC.  
MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA**

### **TERRORISM EXCEPTION PAGE - COUNTRYWIDE**

The following rules replace and supersede the Calculation of Terrorism Premium Under The Umbrella And Excess Liability Rating Plan:

#### **Terrorism Risk Insurance Program (TRIP)**

##### **A. Introduction**

This rule pertains to all new and renewal business during the time that an insurer must make available to policyholders coverage for losses caused by federally certified acts of terrorism under the Terrorism Risk Insurance Program (TRIP or the Program), established by the Terrorism Risk Insurance Act of 2002 (the "Act"), as amended. This is subject to the coverage eligibility requirements in C. below and underlying policy provisions. The insurer must also disclose to the policyholder the premium for losses covered and the federal share of compensation for such losses under the Program at the time of offer, purchase and renewal of the policy.

Under the Program, the federal government will reimburse insurers that comply with the requirements of the federal law for a specified percentage of loss that are attributed to certified acts of terrorism, after the application of statutorily defined deductibles. TRIA now contains a \$100,000,000,000 cap under Section 103(e)(2) that limits U.S. Government reimbursement as well as insurers' liability for losses arising out of acts of terrorism when the amount of such losses in any one calendar year exceeds \$100,000,000,000. If the aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100,000,000,000 in a Program Year (January 1 through December 31) for all insurers, the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100,000,000,000 and your coverage may be reduced. No insurer that has met its obligations under the Program will be liable for payment of any portion of loss resulting from a certified act of terrorism that exceeds the annual aggregate.

A certified act of terrorism is an act of terrorism that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States:

1. to be an act of terrorism;
2. to be a violent act or an act that is dangerous to human life, property, or infrastructure;
3. to have resulted in damage:
  - a. within the United States; or
  - b. to an air carrier (as defined in section 40102 of title 49, United States Code); to a United States flag vessel (or a vessel based principally in the United States, on which United States income tax is paid and whose insurance coverage is subject to regulation in the United States), regardless of where the loss occurs; or at the premises of any United States mission; and



## **COMMERCIAL LINES MANUAL UMBRELLA AND EXCESS LIABILITY**

**MITSUI SUMITOMO INSURANCE USA INC.  
MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA**

### **TERRORISM EXCEPTION PAGE - COUNTRYWIDE**

4. to have been committed by an individual or individuals, as a part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

An act of terrorism resulting in losses less than \$5,000,000 in the aggregate will not be certified by the Secretary of the Treasury as an act of terrorism.

Should the federal Terrorism Risk Insurance Program (TRIP) be scheduled to expire, unless extended by the federal government, policies that become effective on or after the date of expiration may not have the federal backstop apply throughout the entire policy period. The Company will therefore, then file conditional endorsement options to address terrorism exposures in view of the anticipated termination of TRIP, which may occur during the policy period. The provisions of the conditional endorsement will apply commencing when the federal Program terminates or is extended without "make available" requirements and with certain changes (including revised definitions of terrorism coverage that are subject to different terms or conditions from those that apply to other events; or which increase in the Company's retention of or participation in losses). If the above cited conditions do not occur, the provisions of the conditional exclusion endorsement will not become effective on the policy.

The Company has also filed exclusion endorsements for policies that become effective on or after the date when the Terrorism Risk Insurance Program (TRIP) terminates or that become effective on or after the date when an extension of the Terrorism Risk Insurance Program (TRIP) has gone into effect, if the Program was extended without make "available requirements" and with certain changes (including revised definitions of terrorism coverage that are subject to different terms or conditions from those that apply to other events; or which increase in the Company's retention of or participation in losses).

#### **B. Certified Terrorism Losses**

In accordance with (the "Act"), as amended, companies writing commercial property and casualty insurance must make available to policyholders coverage for certified terrorism losses. A certified terrorism loss is any loss that results from a certified act of terrorism and is covered by an applicable coverage part.

When coverage for certified terrorism losses is to be provided premium will be calculated as indicated below.

When coverage for certified terrorism losses is to be excluded, no premium charge will be made for certified terrorism.

#### **C. Coverage Eligibility:**

If the insured elects to include coverage for certified acts of terrorism, then the insured must also maintain coverage for certified acts of terrorism in their underlying insurance policy(ies).

#### **D. Calculation of Terrorism Premium - Coverage for Certified Terrorism Losses**

**MS-UMB/XS-T- 2**

**REV. 01-08**



## **COMMERCIAL LINES MANUAL UMBRELLA AND EXCESS LIABILITY**

**MITSUI SUMITOMO INSURANCE USA INC.  
MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA**

### **TERRORISM EXCEPTION PAGE - COUNTRYWIDE**

Accepted:

1. Calculation of Terrorism Premium for First \$1,000,000 Limit:

If the insured elects to include coverage for certified acts of terrorism, then the terrorism premium will be determined for the first \$1,000,000 limit by identifying the factors used to determine premium for certified acts of terrorism for each underlying coverage, and applying these factors to the otherwise applicable umbrella/excess premium for the first \$1,000,000 limit by coverage.

If there are underlying coverages with more than one applicable terrorism rating factor, determine the terrorism premium for certified acts of terrorism for each coverage as follows: Calculate a composite terrorism rating factor for each coverage by dividing the certified terrorism premium for each applicable underlying coverage by the corresponding total premium for each underlying coverage, excluding the certified terrorism premium. Apply the resulting composite terrorism rating factor to the otherwise applicable umbrella/excess premium for the first \$1,000,000 limit by coverage.

2. Calculation of Terrorism Premium for Limits in Excess of \$1,000,000:

The terrorism premium for limits in excess of \$1,000,000 shall be determined by identifying the factors used to determine premium for limits in excess of \$1,000,000 for coverages other than coverage for certified acts of terrorism, and applying these factors to the terrorism premium calculated for a limit of \$1,000,000.

The terrorism premium shall not be less than \$100 for each \$1,000,000 of coverage provided.

3. Pro Rating Premium

a. When Certified Exclusion And Conditional Exclusion Are Not Used

Pro rate the additional terrorism premium based on the proportion of time the policy is in effect in each Year of the federal Program:

For example: a policy with annual term beginning in 2014, the terrorism premium would be the sum of the additional pro rated terrorism premiums calculated for the policy from the inception date of the policy to 12/31/14 and the additional pro rated terrorism premium from 12/31/14 to the expiration date of the policy.

If the federal Program were scheduled to terminate at the end of 12/31/14; For annual policies that take effect in 2014 and remain in effect into 2015, pro rate the additional terrorism premium using the underlying policy(ies) Year 2014 and Full factors, based on the proportion of time that the policy will remain in effect before and after the Program's termination. If the only factor shown in manuals governing the underlying policy(ies) is for the Year 2014 and beyond, calculation of the terrorism premium on a pro rated basis is unnecessary.



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**MITSUI SUMITOMO INSURANCE USA INC.  
MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA**

### **TERRORISM EXCEPTION PAGE - COUNTRYWIDE**

If such a policy is rated prior to a Congressional decision as to whether the federal Program will be extended, the Company may:

- 1) Pro rate the terrorism premium as indicated above based on the federal Program's anticipated termination date of 12/31/14. If the federal Program is extended, recalculate the premium and refund the excess premium, or
- 2) Use the underlying policy(ies) Year 2014 factors for the entire annual period, instead of pro rating. If the federal Program terminates, recalculate the premium and charge additional premium. If the federal Program is expended with changes in the backstop, recalculate the premium and charge the additional premium or refund the excess premium, if applicable.

**b. When Terrorism Coverage Applies Subject To Conditional Exclusion**

When a conditional exclusion is attached to the policy, the duration of coverage and the commensurate premium are not able to be fully determined until the federal government decides the disposition of the federal Program. When a conditional exclusion is attached to the policy, pro rate the Year 2014 additional terrorism premium based on the proportion of the time that the coverage will apply. Do not make a charge for the portion of time that coverage will be excluded. As an example, the federal Program is anticipated to terminate at the end of 12/31/14. If an annual policy incepts in 2014 and a conditional exclusion attached to the policy is anticipated to take effect on 1/1/15, the additional terrorism premium would be the pro rated Year 2014 pro rated from the effective date of the policy until 12/31/14.

If such a policy is rated prior to a Congressional decision on whether the federal Program will be extended, the Company may:

- 1) Pro rate the terrorism premium as indicated above based on the federal Program's anticipated termination date at the end of 12/31/14. If the federal Program is extended in such a manner that the conditional exclusion is not applicable, such that coverage continues to apply, recalculate the premium and charge additional premium; or
- 2) Calculate the additional terrorism premium using the underlying policy(ies) Year 2014 factors for the entire policy term. If the federal Program terminates, recalculate the premium by pro rating the Year 2014 additional terrorism premium and refund the excess premium. If the federal Program is extended in such a manner that the conditional exclusion does not become applicable, and coverage continues to apply, recalculate the premium and charge additional premium or refund excess premium, if applicable.

SERFF Tracking Number: MSMX-125599247 State: Arkansas  
First Filing Company: Mitsui Sumitomo Insurance Company of State Tracking Number: #? \$?  
America, ...  
Company Tracking Number: UELAR00080CGR01  
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0020 Commercial Umbrella & Excess  
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## Supporting Document Schedules

	Review Status:
<b>Satisfied -Name:</b> Cover Letter, AR - EXPD FILING TRANS FOR TER RISK, AR - NAIC RATE RULE FILING SCHEDULE, AR - NAIC P&C TRANSMITTAL DOCUMENT	Accepted for Informational 04/16/2008 Purposes

### Comments:

### Attachments:

Cover Letter.PDF  
AR - EXPD FILING TRANS FOR TER RISK.PDF  
AR - NAIC RATE RULE FILING SCHEDULE.PDF  
AR - NAIC P&C TRANSMITTAL DOCUMENT.PDF

April 8, 2008

Commissioner Julie Benafield Bowman  
Arkansas Department of Insurance  
1200 West Third Street  
Little Rock, AR 72201-1904

Attn: Property & Casualty Division

RE: Rule Filing - AAIS CUP - TRIPRA Rules  
Umbrella and Excess Liability  
Company Filing#: UELAR00080CGR01  
Mitsui Sumitomo Insurance Company of America NAIC#: 2978-20362 FEIN#: 22-3818012  
Mitsui Sumitomo Insurance USA Inc. NAIC#: 2978-22551 FEIN#: 13-3467153

Dear Commissioner Benafield Bowman:

We wish to submit the following Rule filing for General Reference, Umbrella and Excess Liability for use in Arkansas. This filing is to be effective on or after January 23, 2008.

Rule(s) Submitted:

Rule Title:	Umbrella and Excess Liability Terrorism Exception Pages - Countrywide		
Rule:	MS-UMB/XS	Replaces:	MS-UMB/EX 06 06
Edition Date:	01 08		
Exception Page:	T-1 thru 4		

We trust with the enclosed information, you will be able to review our filing and grant an approval. If you have any questions, please contact the undersigned. Thank you in advance for your help and attention to this matter.

Mr. Roger Moskus  
Senior Government Affairs Analyst

Phone: 908-604-2953  
Fax: 419-715-0856  
Email: RMoskus@msigusa.com



**EXPEDITED FILING TRANSMITTAL DOCUMENT  
FOR TERRORISM RISK INSURANCE FORMS AND PRICING**

This page applies to the following state(s) AR

Indicate Type of Filing
<input checked="" type="checkbox"/> Filing Related to <i>Certified Losses</i>
<input type="checkbox"/> Filing Related to <i>Non-Certified Losses</i>
<input type="checkbox"/> Filing Applicable to Both Certified and Non-Certified Losses

Department Use only

Company Name(s)	Domicile	NAIC #	FEIN #
Mitsui Sumitomo Insurance Company of America	NY	2978-20362	22-3818012
Mitsui Sumitomo Insurance USA Inc.	NY	2978-22551	13-3467153

**Contact Info for Filer**

Name and address of Filer(s)	Telephone #	FAX #	e-mail
Roger Moskus 15 Independence Boulevard, P.O. Box 4602 Warren NJ 07059-0602	908-604-2953	419-715-0856	RMoskus@msigu sa.com

**Filing information**

<b>Line of Insurance</b> (see attachment)	Umbrella and Excess Liability
<b>Company Program Title</b> (Marketing title) (if applicable)	2008 Bureau Filings
<b>Filing Type ** see note below</b>	Expedited TRIPRA Rules Filing
<b>This application is used with:</b>	
<b>Effective Date Requested</b>	01/23/2008
<b>Filing date</b>	04/08/2008
<b>Company Tracking Number</b>	UELAR00080CGR01
<b>Date filing approved in domiciliary state, if applicable</b>	Pending

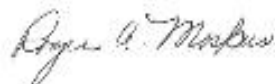
	Component/Form Name /Description/Synopsis	Form # or Rate Page Include edition date	Replacement Or withdrawn?	If replacement, give form # or rate page(s) it replaces	Previous State Filing Number, if required by state
01	Umbrella and Excess Liability Terrorism Exception Pages - Countrywide	T-1 thru 4 01 08	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	MS-UMB/EX 06 06	
02			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		

To be complete, a filing must include the following:

- A completed Expedited Filing Transmittal Document for each insurer or advisory organization.
- One copy of each endorsement, disclosure form or other policy language, unless the insurer has given an advisory organization authorization to file them on its behalf.
- A copy of the rates, rating systems and supporting documentation.
- The appropriate filing fees, if required.
- A postage-paid, self-addressed envelope **large enough to accommodate the return.**

The insurer(s) submitting this filing certifies that it:

- ☒ Is in compliance with the terms of the Terrorism Risk Insurance Act, as amended, and the laws of this state; and
- ☒ Is in compliance with the requirements of the bulletin containing the voluntary expedited filing procedures.



Signature

Roger Moskus

Print Name:

Senior Government Affairs  
Analyst

Title:

## PROPERTY & CASUALTY RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

**(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)**

<b>1.</b>	<b>This filing transmittal is part of Company Tracking #</b>	UELAR00080CGR01
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<b>2.</b>	<b>This filing corresponds to form filing number</b> (Company tracking number of form filing, if applicable)	
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☐ Rate Increase

☐ Rate Decrease

☐ Rate Neutral (0%)

<b>3.</b>	<b>Filing Method (Prior Approval, File &amp; Use, Flex Band, etc.)</b>	
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4a.	Rate Change by Company (As Proposed)						
Company Name	Overall % Indicated Change (when Applicable)	Overall % Rate Impact	Written Premium Change for this program	# of policyholders affected for this program	Written premium for this program	Maximum %Change (where required)	Minimum %Change (where required)
Mitsui Sumitomo Insurance Company of America		0	0	0	0	0	0
Mitsui Sumitomo Insurance USA Inc.		0	0	0	0	0	0

4b.	Rate Change by Company (As Accepted) For State Use Only						
Company Name	Overall % Indicated Change (when Applicable)	Overall % Rate Impact	Written Premium Change for this program	# of policyholders affected for this program	Written premium for this program	Maximum %Change (where required)	Minimum %Change (where required)

5. Overall Rate Information (Complete for Multiple Company Filings only)			
		COMPANY USE	STATE USE
5a.	Overall percentage rate indication(when applicable)		
5b.	Overall percentage rate impact for this filing		
5c.	Effect of Rate Filing – Written premium change for this program		
5d.	Effect of Rate Filing - Number of policyholders affected		

<b>6.</b>	Overall percentage of last rate revision	
<b>7.</b>	Effective Date of last rate revision	
<b>8.</b>	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	

9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
01	T-1 thru 4 01 08	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
02		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
03		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	

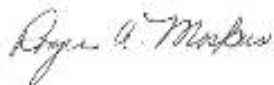
## Property &amp; Casualty Transmittal Document

<b>1. Reserved for Insurance Dept. Use Only</b>	<b>2. Insurance Department Use only</b>			
	a. Date the filing is received:			
	b. Analyst:			
	c. Disposition:			
	d. Date of disposition of the filing:			
	e. Effective date of filing:			
	New Business			
	Renewal Business			
	f. State Filing #:			
	g. SERFF Filing #:			
h. Subject Codes				

<b>3. Group Name</b>	Mitsui Sumitomo Insurance Group				<b>Group NAIC #</b>	2978
<b>4. Company Name(s)</b>	<b>Domicile</b>	<b>NAIC #</b>	<b>FEIN #</b>	<b>State #</b>		
Mitsui Sumitomo Insurance Company of America	NY	20362	22-3818012			
Mitsui Sumitomo Insurance USA Inc.	NY	22551	13-3467153			

<b>5. Company Tracking Number</b>	UELAR00080CGR01
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## Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

<b>6. Name and address</b>	<b>Title</b>	<b>Telephone #s</b>	<b>FAX #</b>	<b>e-mail</b>
Roger Moskus 15 Independence Boulevard, P.O. Box 4602 Warren NJ 07059-0602	Senior Government Affairs Analyst	800-388-1802	419-715-0856	RMoskus@msigusa.com
<b>7. Signature of authorized filer</b>				
<b>8. Please print name of authorized filer</b>		Roger Moskus		

## Filing Information (see General Instructions for descriptions of these fields)

<b>9. Type of Insurance (TOI)</b>	17.0 Other Liability - Claims Made/Occurrence		
<b>10. Sub-Type of Insurance (Sub-TOI)</b>	17.0020 Commercial Umbrella & Excess		
<b>11. State Specific Product code(s) (if applicable) [See State Specific Requirements]</b>			
<b>12. Company Program Title (Marketing Title)</b>	Expedited TRIPRA Rules Filing		
<b>13. Filing Type</b>	<input type="checkbox"/> Rate/Loss Cost <input checked="" type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)		
<b>14. Effective Date(s) Requested</b>	New: 01/23/2008	Renewal: 01/23/2008	
<b>15. Reference Filing?</b>	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		
<b>16. Reference Organization (if applicable)</b>	American Association of Insurance Services (AAIS)		
<b>17. Reference Organization # &amp; Title</b>			
<b>18. Company's Date of Filing</b>	04/08/2008		
<b>19. Status of filing in domicile</b>	<input type="checkbox"/> Not Filed <input checked="" type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved		

## Property & Casualty Transmittal Document

<b>20.</b>	<b>This filing transmittal is part of Company Tracking #</b>	UELAR00080CGR01
<b>21.</b>	<b>Filing Description</b> [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]	

TRIPRA - Terrorism Rules.

On behalf of Mitsui Sumitomo Insurance Group (MSIG), we are submitting MSIG TRIPRA - Terrorism Rules due to the passage of the Terrorism Risk Insurance Program Reauthorization Act of 2007 (TRIPRA).

TRIPRA extends the Federal Terrorism Program through December 31, 2014.

TRIPRA revises the definition of an act of terrorism to eliminate the criterion that the act be committed by a foreign person or foreign interest. The definition also requires that the act to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion."

Under the NAIC Expedited Filing procedure, we are required to submit an Informational Filing containing our Policyholder Notices for information purposes as well as a Reference filing adopting AAIS filed forms. These were filed in a separate filing.

We respectfully request that these Rules be effective January 23, 2008 for use as outlined and under the guidelines of "Expedited Terrorism Filings" and ro coincide with our Policyholder Disclosure Notice Informational filing.

<b>22.</b>	<b>Filing Fees</b> (Filer must provide check # and fee amount if applicable.) [If a state requires you to show how you calculated your filing fees, place that calculation below]
<div style="margin-bottom: 20px;"> <b>Check #:</b>  <b>Amount:</b> </div> <div style="text-align: center; margin-top: 100px;"> <b>Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.</b> </div>	

\*\*\*Refer to each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)